

## Make-A-Will For Parents of Young Children

Instructor: Katharine M. Berlin

Parents of young children need a will more than anyone else, but are least likely to have one. It is important to protect minor children by appointing a guardian of your choice, not one chosen by the Probate Court, and to protect your children's inheritance by creating a trust for their benefit. In the first session, class discussion will help students to make informed decisions regarding the many issues involved. Students will complete a simple form in class, listing selections for the roles of Guardian, Trustee, Executor and alternatives for each. (Students may wish to bring their address books, as addresses will be needed.) In the second class, the instructor, who is an attorney experienced in estate planning, will provide each participant/couple with a customized will, ready for signature, which will be signed during class. The course also includes a customized Guardianship Proxy, which allows parents to appoint a temporary guardian in the event the parents become incapacitated or otherwise unable to care for their children.

**NOTE: BOTH members of a couple MUST enroll and attend BOTH CLASSES.** If stepchildren are involved, this class is best suited for couples whose children and stepchildren will inherit equally as one group.

Location: Warren Building Min: 5 cpls/Max: 12 cpls  
2 classes

| Day | Time     | Dates                         | Price                      |
|-----|----------|-------------------------------|----------------------------|
| Tue | 7 - 9 pm | May 6 & 20<br>(No class 5/13) | \$170/cpl.<br>\$150/single |

## The College Search:

### Admission, Merit Money & Financial Aid

Instructor: Larry Dannenburg

Looking to find the right school for your child or minimize what you pay? If you have a high school student you can't afford to miss this seminar. We will show you how to choose the school that is the right fit for your child as we walk you through the admissions process. Learn about how merit money works and what you can do to better your position even if you are not a top student. See how the financial aid process works and how you can improve your position. This seminar is particularly important if your student is at the top of the class, has learning disabilities, is an athlete, or is average. See how starting the process early can offer significant advantages, especially for business owners, divorced parents, or home schooled children.

Location: Warren Building Min: 6/Max: 12  
1 class

| Day | Time     | Dates  | Price |
|-----|----------|--------|-------|
| Tue | 7 - 9 pm | May 13 | \$25  |



## Fine Tune Your Investment Portfolio

Instructor: Sharon Lund

Learn how to perform a "check-up" on your portfolio in order to spot opportunities for fine-tuning. Avoid common investment mistakes that are likely dragging down your performance. Identify the best investment options in your 401(k) while steering clear of the inevitable "time bombs." Ensure that your long-term savings is best positioned for the inevitable ups and downs of the market. Develop an investment strategy across ALL accounts that leverages the strengths of both taxable as well as tax-deferred accounts. This course is intended for those of you who would like to doublecheck that your savings is working as hard for you as possible - while at the same time minimizing risk.

Location: Warren Building Min: 4/Max: 12

1 class

| Day  | Time        | Dates  | Price |
|------|-------------|--------|-------|
| Thur | 7 - 8:30 pm | June 5 | \$30  |

## Secrets of Smart Retirement and Estate Planning

Instructor: Ryland Hanstad

Discuss the whys and hows of retirement planning, including the three major roadblocks to retirement security: inflation, taxes and procrastination.

Location: Warren Building Min: 4/Max: 16

1 class

| Day | Time     | Dates | Price |
|-----|----------|-------|-------|
| Wed | 7 - 8 pm | May 7 | \$20  |

## Everything You Want to Know About Long Term Care Insurance

Instructor: Tobe Gerard

Baby Boomers are reaching retirement age. In this seminar, you will learn what long term care is, what it costs and who really pays for it. Learn why financial professionals are telling their clients that people who fail to plan for long term care costs are actually planning to fail! Learn the history of long term care insurance, future trends and the difference between policy features of substance and marketing hype! Finally, learn how to design an affordable long term care insurance policy that will fit your budget.

Location: Warren Building Min: 4/Max: 16

1 class

| Day | Time     | Dates | Price |
|-----|----------|-------|-------|
| Tue | 7 - 9 pm | May 6 | \$20  |

## Do You Need A Buyer's Agent?

Instructor: Marie Cuniff

In 2005 there were some changes to the Massachusetts real estate law regarding agents and your use of them in purchasing a home. Learn about how an agent can help you and not help you, what their role is, the different agency types, the pluses and minuses of using a buyer's agent, and how the process would work in the various cases. Anyone thinking of purchasing a home would benefit from this course.

Location: Warren Building

Min: 6/Max: 15

1 class

| Day | Time           | Dates    | Price |
|-----|----------------|----------|-------|
| Mon | 6:30 - 8:30 pm | April 14 | \$25  |

## Sell Your Home for More \$\$ In A Changing Market

Instructor: Marie Cuniff

This class will review items to think about regarding selling your home, from the interior condition of the kitchen and baths, to decorating to sell, to landscaping or painting. It will discuss spending the least amount to maximize your bottom line.

Location: Warren Building

Min: 6/Max: 15

1 class

| Day | Time     | Dates | Price |
|-----|----------|-------|-------|
| Mon | 6 - 9 pm | May 5 | \$25  |

## Real Estate Market: Understanding the Big Picture

**NEW!**

Instructor: Marie Cuniff

There is so much happening in the real estate market today, is it hard to keep up? Want to understand how the market impacts your future decisions? Come have a real estate expert educate you on what is going up and what is going down from interest rates, to number of homes sold, to sale prices of homes. Anyone thinking of buying or selling a home in 2008 would benefit from this course.

Location: Warren Building

Min: 6/Max: 15

1 class

| Day | Time           | Dates    | Price |
|-----|----------------|----------|-------|
| Mon | 6:30 - 8:30 pm | March 31 | \$25  |

Non resident  
fee is  
\$10 per class



## Sell Your Home: On Your Own!

Instructor: Marie Cuniff

You'll save thousands of dollars in commissions by selling your home on your own, instead of having a real estate agent help you? Learn the advantages, and the pitfalls, as we discuss every step you'll need to follow. In the process, you'll learn about advertising and marketing; negotiation strategies; ways to evaluate offers from buyers; the home inspection process; mortgage and financing options; and a lot more. You'll even learn the pros and cons of FSBO (for sale by owner) companies, and about non-traditional ways to work with a real estate agent

Location: Warren Building

Min: 6/Max: 15

1 class

| Day | Time     | Dates    | Price |
|-----|----------|----------|-------|
| Mon | 6 - 9 pm | April 28 | \$25  |

## First Time Home Buyers

Instructor: Marie Cuniff

Now's the time to get an overview of the entire home-buying process, from selecting a real estate agent and obtaining favorable financing to hiring an attorney to protect your investment. This course's unbiased, comprehensive approach might very well help you avoid disastrous situations involving the loss of hard-earned deposits, or homes with latent defects such as termites, lead paint, or water damage.

Location: Warren Building

Min: 6/Max: 15

1 class

| Day | Time     | Dates   | Price |
|-----|----------|---------|-------|
| Mon | 6 - 9 pm | April 7 | \$25  |